

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

BRIAN PENDO  
AMANDA PENDO  
Debtor(s)

Case No. 24-20784CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/03/2024.
- 2) The plan was confirmed on 05/20/2024.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/30/2024, 10/18/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/01/2024.
- 6) Number of months from filing or conversion to last payment: 4.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$206,484.00.
- 10) Amount of unsecured claims discharged without full payment: \$1,057.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$88,300.38
Less amount refunded to debtor	\$32,756.09

**NET RECEIPTS:** **\$55,544.29**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$10,334.85
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,189.37
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$15,524.22**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM	Unsecured	425.00	NA	NA	0.00	0.00
AFFIRM	Unsecured	74.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO LLC(*)	Priority	3,497.00	3,916.03	3,916.03	3,916.03	0.00
FORD MOTOR CREDIT CO LLC(*)	Priority	1,693.00	1,638.36	1,638.36	1,638.36	0.00
LVNV FUNDING LLC	Unsecured	1,625.00	1,547.90	1,547.90	1,547.90	0.00
LVNV FUNDING LLC	Unsecured	1,102.00	1,102.24	1,102.24	1,102.24	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	5,255.00	5,254.69	5,254.69	5,254.69	0.00
PNC BANK NA	Secured	71,852.00	72,205.49	784.63	784.63	0.00
PNC BANK NA	Secured	63,610.00	63,736.83	1,741.56	1,741.56	0.00
PNC BANK NA	Secured	0.00	10,967.69	0.00	0.00	0.00
PNC BANK NA	Secured	0.00	16,357.86	0.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,881.00	3,846.00	3,846.00	3,846.00	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	1,227.00	1,298.47	1,298.47	1,298.47	0.00
REVC SOLUTIONS INC	Unsecured	816.00	816.00	816.00	816.00	0.00
RONDA J WINNECOUR PA ID #30399*	Priority	NA	NA	1,810.85	1,810.85	0.00
SHEFFIELD FINANCIAL - DIV TRUIST	Secured	2,071.00	2,085.34	2,085.34	2,085.34	83.28
SYNCHRONY BANK	Secured	13,704.00	8,360.00	8,360.00	8,360.00	0.00
SYNCHRONY BANK	Unsecured	0.00	5,344.11	5,344.11	5,344.11	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	266.00	240.42	240.42	240.42	0.00
WASHINGTON COUNTY TAX CLAIM I	Secured	NA	1,044.33	0.00	0.00	0.00
WASHINGTON HOSPITAL	Unsecured	118.00	NA	NA	0.00	0.00
WASHINGTON HOSPITAL	Unsecured	120.00	NA	NA	0.00	0.00
WASHINGTON HOSPITAL	Unsecured	112.00	NA	NA	0.00	0.00
WASHINGTON HOSPITAL	Unsecured	208.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	NA	150.19	150.19	150.19	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$2,526.19	\$2,526.19	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$10,445.34	\$10,445.34	\$83.28
<b>TOTAL SECURED:</b>	<b>\$12,971.53</b>	<b>\$12,971.53</b>	<b>\$83.28</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,365.24	\$7,365.24	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$7,365.24</b>	<b>\$7,365.24</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$19,600.02</b>	<b>\$19,600.02</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$15,524.22</u>	
Disbursements to Creditors	<u>\$40,020.07</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$55,544.29</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/28/2025

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.